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## STUDYING SOCIAL CHANGE THROUGH RETURN VISITS: AN EMBU RESTUDY

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Working Paper No. 494

INSTITUTE FOR DEVELOPMENT STUDIES  
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June, 1994

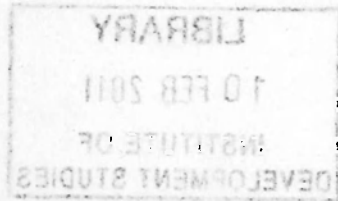
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RN 322573

IDS



095381



IDS/WP No. 494

STUDYING SOCIAL CHANGE THROUGH RETURN VISITS:  
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abstract

This paper outlines research aims and some preliminary findings from a 1994 restudy of social change in rural Embu District. The new project updates the author's early 1980s field research in rural Kenya, and aims at collecting quantitative and ethnographic data that will allow comparisons with earlier cross-sectional data from an intensive study of farmers in the highlands of Embu District.

The paper discusses analytical and methodological problems of studying agrarian social change. Persistent challenges include those of capturing the strengths of both interpretive and more positivistic or empirical approaches (e.g. exploring cultural constructions of economic inequality as well as positivistic 'measures' of it); exploring the interplay of structural constraints and individual action (the structure/agency problem); distinguishing recurrent from linear processes of change (cf. Chayanov 1966), and separating structural change from fleeting variations in practise.

Substantive themes to be investigated in the 1994 field study include changes in farmers' economic strategies, wealth, and land tenure arrangements (especially in response to growing land scarcity). The central questions of the restudy are as follows: What processes of agrarian social differentiation are observable through longitudinal study rather than cross-sectional analysis? What are the principal influences on rural household wealth differences today? How do exchange relations between individuals in town and countryside shape rural differentiation processes? How do Embu people themselves construe changes in their material well-being (e.g. as life-cycle effects, misfortune or good luck, or the outcome of hard work, laziness, or poor judgment)?

Preliminary findings from the 1994 restudy suggest that well over half of the original study households believe (for reasons discussed in the paper) that their material circumstances have improved since 1980/81. The study also addresses economic mobility across generations. Economic changes in the research area include a sharp increase in coffee cultivation in the former cotton zone, increased macadamia nut and dairy production in the middle coffee zone, a possible quintupling of the number of stone houses, and a higher incidence of land rental.

The analytical and methodological problems of studying agrarian social change do not disappear, however, by adopting longitudinal methods. Persistent challenges include those of capturing the strengths of both interpretive and more constructivistic or empirical approaches (e.g., exploring cultural constructions of economic inequality as well as positivistic 'measures' of it); exploring the interplay of structural constraints and individual action (the structure./agency problem); distinguishing recurrent from linear processes of change (cf. Chayanov 1966), and separating structural change from fleeting variations in practise. In the sections that follow, I discuss a number of these issues as I outline the current field study.

#### SOCIAL CHANGE IN RURAL EMBU

This 1994 Embu restudy addresses changes that have occurred since the time of my first field research there mid-1978 to mid 1981). (Results of the earlier study are summarised in Haugerud 1984). It focuses on the district's fertile uplands (Runyenje's division), and not on its less well watered areas (Mbeere and Gachoka divisions).

The research proposed here proceeds from the assumption that it is useful to try to understand large-scale historical processes (agricultural commercialisation, macro-economic 'structural adjustment', population expansion and increasing land scarcity) through an exploration of the small domains of daily life and history that have particular individuals at their center.<sup>3</sup> The small domains that are the starting point of this study are the

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<sup>3</sup> This is a slight paraphrase of Hans Medick's (1993:6) discussion of German historian Christian Meier: "those small domains of life and history, which have the individual at its center".

STUDYING SOCIAL CHANGE THROUGH RETURN VISITS:  
AN EMBU RESTUDY<sup>1</sup>

INTRODUCTION

How do trajectories of individual wealth and poverty, or daily struggles for livelihood, change over time? Social scientists often explore this question through field studies conducted at one point in time, rather than through observations over the longer time period that is their object of study. That is, they attempt to reconstruct processes of change by relying on cross-sectional rather than longitudinal data. This paper outlines a field study designed to study social change through longitudinal techniques.<sup>2</sup> It builds on the author's early 1980s field research in rural Kenya, and aims at collecting quantitative and ethnographic data that will allow comparisons with my earlier cross-sectional data set from a study of farmers in the highlands of Embu District.

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<sup>1</sup> The 1994 field research is funded by the Social Sciences Research Council (New York) and Yale University (New Haven, Connecticut).

<sup>2</sup> Examples of longitudinal or long-term studies include (among others) the work of Elizabeth Colson and Thayer Scudder in Zambia's Gwembe District (e.g. Scudder and Colson 1980); Foster et al. (1979); Robert Netting, Glenn Stone, and M. Priscilla Stone on the Kofyar of Nigeria (1984); Jane Guyer in Nigeria (forthcoming); Corrinne Kratz (1994) among Kenya's Okiek peoples; Jean Ensminger (1987) among the Orma of Eastern Kenya; Diana Hunt among the Mbeere people of Kenya (field restudy completed in mid-1993); Sally Falk Moore among the Chagga of Tanzania (1986); Pamela Tiffen, Michael Mortimore and other in Machakos, Kenya (see 1991-2 ODI Working Papers, Nos. 53-59).

daily lives of the 700+ individuals in 82 farm households in rural Embu District among whom I first conducted extended field research a dozen years ago. One of the limitations of much earlier work on agrarian social differentiation was an under-emphasis on precisely the type of historical analysis I intend here. Harriss (1980, quoted in Harriss 1992:190), for example, calls for "the restoration of historical, empirical analysis to the place occupied by purely structural conceptions of causality".

Embu District offers a useful window on the larger-scale processes noted above, for two sets of reasons. First, the Embu uplands are among the most densely-settled and agriculturally-productive parts of the country. Embu's favourable agrarian ecology and rising population densities makes its land a focus of intense competition and conflict. Adjacent to the densely-populated Embu heartland zone of longest settlement (roughly between the 6,000 and 4,500 feet, or 1,830 and 1,370 metre altitude contours) lies a lower altitude, less-densely-settled frontier or buffer zone (between peoples now classified as "Embu" and 'Mbeere'), which in recent decades has absorbed growing numbers of immigrants from the Embu uplands and from other districts.

These circumstances suggest a number of questions for field investigation: What changes in land tenure arrangements and in farmers' economic strategies are underway in response to growing land scarcity? How have demographic pressures affected access to land by women, men, elders, juniors, literate and non-literate persons in the intermediate altitude frontier zone and in the more crowded adjacent uplands? What types of rights in land do immigrants in the frontier zone negotiate (via purchase, tenancy, rental), and through what kinds of social relationships (ties of



friendship, kinship, clientage) do they do so? How have increasing demographic pressures over the last decade affected wealth inequalities and production strategies among farmers in Embu? What differential impacts and strategies may be discerned among women and men, elders and juniors, literate and non-literate individuals?

Second, in recent years farmers in Embu and elsewhere in the central highlands suffered the effects of falling coffee prices on world markets, and of problems with the management of local coffee cooperatives (including delays of payments to farmers). Some people neglected, uprooted, or intercropped their coffee in response to such problems. How have changes in the conditions of coffee production, together with increases in the producer prices of other crops such as maize, altered economic strategies and shaped wealth differences among Embu farmers? How have people in Embu District been affected by other national economic changes, such as reduced social service expenditures, rising inflation, and government fiscal constraints? In short, a focus on Embu District affords a view of multiple cross-currents of change in contemporary Kenya.

This study does not take Embu to be an isolated entity or a 'natural' unit (whether ethnic or geographic). People from that district often spend part of their lives in Nairobi, a city to which the district is well-connected by public transport and road networks, and that can be reached from most parts of Embu in a half-day journey. Material and symbolic flows between town and countryside (cash, food, ideas) are crucial to this study, as they shape social differentiation processes. This is not, however, a general study of social or economic life in Nairobi, but rather a view of Nairobi as an outpost of Embu -- a city where people from rural Embu interact with individuals from many

other parts of Kenya, with consequences I wish to trace in the lives of persons from Embu.

In brief, the central themes to be investigated in this restudy are as follows: What processes of agrarian social differentiation are observable through longitudinal study rather than cross-sectional analysis? What are the principal influences on rural household wealth differences today? How do exchange relations between individuals in town and countryside shape rural differentiation processes? How do Embu people themselves construe changes in their material well-being (e.g., as life cycle effects, misfortune or good luck, or the outcome of hard work, laziness, or poor judgement)?

A 1988 Nairobi conference on the rural social sciences named as a priority research issue rural social differentiation processes, 'especially as it affects groups such as women, landless, and unemployed youth' (Akello-Ogutu 1988: 52-53). Better understanding such differentiation processes is crucial to defining development policy priorities, and designing effective programs.

#### AGRARIAN SOCIAL DIFFERENTIATION: THEORY AND METHOD

Agrarian social differentiation in Kenya, as elsewhere, is the subject of lively scholarly debate. Disagreements center in part on the extent to which wealth differences among rural families are attributable to "random oscillations" (Shanin 1982), to household demographic cycles (Chavanov 1966), or to long-term polarization into classes of rich farmers and landlessness labourers. There is not space here to review the large Kenya literature on this subject, except to note its contradictory and varied conclusions. (Overviews include Chege 1987 and Kitching



1985). Scholars working in different parts of Kenya and from varying theoretical perspectives identify historical paths that assign very different emphases to processes of class polarization, immiseration, individual economic mobility, 'proletarianization', and 'peasantization'.

Scholarly disagreements about patterns of structural change in agriculture arise in part from the contradictory and fluid social situations they attempt to characterize. Agrarian life does not lend itself to easy definition of unambiguous, nonoverlapping economic categories ('tenant', 'owner', 'laborer'). Nor does agrarian social change always produce unambiguous winners and losers. Rights in land are often ambiguous, fiercely contested, and inconsistently resolved in courts--making it difficult even to quantify farm holdings. Any estimates of landlessness or near landlessness in Kenya are shaky, given multiple claims on any particular piece of land, variability in the security and terms of tenancy arrangements, and the unpredictable outcomes of contested claims. Household composition itself is unstable, and their internal dynamics and external relations highly variable (See Guyer 1981). In many parts of rural Africa, individuals pursue multiple, interconnected economic activities within and outside of agriculture itself (for example, see Berry 1993, 1985). For these and other reasons, structural regularities an analyst discerns at a distance may appear to dissolve into 'chaos', indeterminacy, or unpredictability upon close inspection. Appreciation of the flux of daily life, however, should not preclude stepping back from these features to appraise possible structural regularities. My approach to doing so is as follows:

First, scholars often must rely on cross-sectional rather than longitudinal data to explore processes of agrarian social

differentiation. As noted, the study proposed here updates an early 1980s cross-sectional data set on 82 Embu households among whom I have done field research. My starting point to resurvey the original households in 1994 in order to produce comparable data from two points in time that will permit assessment of changes in households' material circumstances through objective 'measures' such as wealth scores, land, and livestock.

Second, however, such quantitative longitudinal 'measures' of change taken alone can offer a false sense of certainty that one has actually discerned important differences over time. Analysts must "discriminate the historically significant -- the transformative -- from just movement" (Guyer, forthcoming: 9). Observers must develop "ways of differentiating between stagnation and tradition, between reasonable caution in the face of economic and political volatility and the outright rejection of innovation, between inability to articulate a collective vision for change and powerlessness to implement one" (Guyer, forthcoming: 5). They must distinguish structural change from fleeting variations in practice, determine how and when to locate historical contingencies in structure, or, as Guyer (forthcoming: 9) puts it, how to see the small-scale "forays, experiments and struggles through which a particular path -- recognizable to the analyst and plausible to the actor -- get taken".

To address such challenges, to connect the unpredictable micro-dynamics of household economic mobility to possible longer-term structural regularities in differentiation processes, requires reliance on assessments that go beyond (without excluding) what past studies of rural differentiation emphasized -- namely, measures of land holding, wealth scores, or agricultural productions. the study proposed here therefore combines these customary household measures with attention to the ways economic

diversification (within agriculture and beyond it) affects smallholder inequality, and with attention to wider social affiliations and networks beyond the rural or urban household. That is, instead of focusing exclusively on discrete households and their 'measurable' wealth, I examine as well other social entities, affiliations, groups, networks, and categories (see for example, Shipton and Goheen 1992; Berry 1993). These wider affiliations link small farmers to salaried officials, merchants, politicians, and landless laborers, and they link individuals in town and countryside. The proposed study looks for patterns or structural regularities in the ways individuals negotiate and manoeuvre in a rather wide variety of social networks and contexts (from unstable households to kin groups, villages, patronage networks, and others). The importance of these multiple social networks and their lack of confinement to discrete urban or rural 'sectors' suggests the advantages of situating in both town and countryside any study of agrarian social change or of emergent political cultures. Understanding material and symbolic flows along these networks and across urban/rural 'boundaries' is fundamental then, to both of this project's principal themes.

Third, and crucially, the proposed study of agrarian social differentiation examines the cultural construction of economic inequality; how people themselves assess alternative economic strategies and morality of rich and poor; and how they conceptualize their own and others' life trajectories, opportunities, and constraints (cf. Scott 1985; Berman and Lonsdale 1992). Here data collected through surveys and other interviews will be used to identify changes I can explore through additional means such as individual and family histories, and participant-observation. I will analyze how changes in the wider economy and society during the last dozen years are expressed in

the lives of particular individuals and families. This will include collection of individual and family histories from both rural and urban Embu people, with the latter category including both short and long-term city dwellers.

Finally, the 1981-1994 period must be seen as well in the context of a longer historical time frame (1890s-1990s), and in relation to local time frames, historical horizons, and categories that I will investigate in this project (See Munn 1992; Dietler and Herbich 1993). In what ways, for example, are other events (local or not) more pivotal than the 1992 elections in the historical reckonings of people from Embu? How might such persons restructure the historical narrative or redefine the historical categories I develop in this study? How do the fast moving events I will observe at close hand during the 1994 field research figure into a larger series of structural changes that can be best appreciated by placing them in a time frame that extends back to the 1890s?

In short, the theoretical approach of the proposed study is informed by contemporary analytic tensions among structural regularities, historical contingency, and post-modernist 'chaos' or fragmentation. I aim to study change through present ethnography (S.F. Moore 1987) that includes attention to those fast moving events of micro-history Braudel discounts as mere "surface disturbances, crests of foam that the tides of history carry on their strong backs" (quoted in Clark 1985:184). I intend to relate the ephemeral, provisional and contingent to processes of longer duration and apparently more orderly rhythms and phases. Here I might consider, for example, patterns of wealth, investment, diversification, and politics that characterize cohorts of farmers (cf. Guyer, forthcoming), students, traders, and others -- addressing how particular

historical circumstances shaped the opportunities and decisions of individuals who began an activity at approximately the same time, and how particular patterns of individual action by one cohort might in turn help to (re)define structural constraints faced by succeeding cohorts. The cumulative effect of any such differences observed of course depends in part on development in the non-agricultural sectors of the economy and on the relationship between the farm and non-farm sectors (see haugerud 1989b), which in turn demands attention to policy and politics.

#### RESEARCH METHODS

This project calls for a combination of research techniques: participant observation, unstructured or semi-structured interviews, formal surveys, and archival research. It includes a mix of quantitative 'measures' of change, and qualitative assessments and historical reconstructions -- in short, a blend of positivistic and interpretive approaches. During most of the proposed field study (roughly June through October, 1994) I will reside in the uplands of rural Embu District (Eastern Province). In addition, I will spend a few weeks in Nairobi, where I will interview individuals who have migrated there from Embu District.

#### Sampling

To select urban migrants who moved to Nairobi from rural Embu, I will use 'snowball' sampling, beginning with people from Embu I already know in Nairobi, and including some relatives of members of my original sample households. These individuals will be selected to capture a arrange of ages and wealth levels, and variable length of stay in Nairobi. As discussed below, I will do detailed life histories with about a half dozen such people,



and shorter interviews with about 15 or so other Nairobi residents from Embu District.

The core of my rural sample will be the 82 households included in the original surveys and in a brief 1986 resurvey (the latter covered only landholdings and household composition). The original sample was selected publicly in the manner of a lottery, and was drawn from two adjacent administrative sublocations that span two agroecological zones (see Haugerud 1984). That sample was quite representative of Embu District as a whole, with regard to both age and gender distribution (see Tables 5 and 7 in Haugerud 1984). Because people in my original sample will have aged (41 of 738 individuals in the original sample were over the age of 60 in 1980), I will add about six households headed by men or women who have married and begun farming on their own since 1981. These households I will select randomly from a sampling frame constructed from assistant chiefs' lists of residents in the two study sublocations. In addition, I will include interviews with any tenants or farm laborers working on the land of the original sample.

#### Data

First, a principal component of the longitudinal study of agrarian social differentiation is rural (re) surveys of the original 82 Embu households, together with the six younger households to be added, as defined above. My original field study included collection of each of the types of data defined in items 'a' through 'e' below. The 1994 resurvey will collect the same data in order to identify changes in household wealth and other characteristics that have occurred since the early 1980s<sup>4</sup>:

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<sup>4</sup> Changes in the degree of inequality in household wealth scores, and in land and livestock holdings will be assessed by calculating and comparing Gini indices from

- (a) Household<sup>5</sup> composition and characteristics: gender, age, birthplace, clan, education (formal and non-formal adult education), agricultural and nonagricultural income sources (including detailed attention to remittances from offspring, spouses, others living in city or abroad), residence history, marriages, work history, residence(s) and clans of mother and father, local committee membership or other elected and appointed positions.
- (b) Land owned, borrowed, lent, rented in and out, purchased, sold; disputes over rights or title deeds (to be explored more fully in less structured interviews and cross-checks); changes in crop repertoires and in practices such as crop rotation and intercropping.
- (c) Approximate assessment of reliance on hired, cooperative and domestic labor in agriculture and other activities.
- (d) Livestock inventory.
- (e) Material assets inventory to construct wealth score and wealth ranks based on items in original survey (automobile, motorcycle, gas cooker, ox cart, sofa set, sewing machine, plough, bicycle, radio, pressure lamp, paraffin stove, hurricane lamp, charcoal stove, and wood chairs.

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the two studies (cf. Netting 1993:198-200).

I recognize the problems of this unit of analysis. Here, as in my earlier work, I take into account fluctuating membership, and variable relations within and among households (for detailed discussion of these issues, see Haugerud, 1984).

Second, I will rely on semi-structured and unstructured interviews and on participant-observation to supplement these customary measures of economic differentiation in ways described earlier (e.g. with attention to indigenous wealth ranking, wider personal affiliations and networks, and the cultural construction of economic inequality). Included among these less structured interviews to investigate social differentiation will be individual and family life histories. Such accounts of individual experiences and the cultural idioms through which they are expressed I will examine in relation to wider structures and processes, as discussed earlier. By formally restudying all of the original 82 households in 1994, I will assess systematically changes in material fortune, seek detailed local explanations of them, contextualize them in family histories, and look for patterns that may call into question the persistence of earlier forms or degrees of inequality inland holding and overall wealth.

Life history interviews<sup>6</sup> (audio-taped and supplemented with informal conversations and participant-observation) will explore the following topics and themes:

- (a) Personal economic histories and strategies (e.g. diversification, specialization, experimentation): how individuals construe their own life trajectories, successes and failures; how they explain wealth and poverty and morally judge rich and poor (to be elicited in part by asking about particular local individuals whose poverty or wealth is notable, or who have experimented with new or

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<sup>6</sup> The longest and most detailed life history interviews will be conducted with a subsample of approximately six urban and six rural women and men of varying age and wealth. I will conduct shorter interviews with another fifteen urban and fifteen rural women and men of varying age and wealth.

unusual economic enterprises, etc.); how they adjust to economic changes such as low and unreliable cash returns to their coffee crops and to shrinking opportunities for formal education of high quality.

- (b) Marriage, bridewealth, and residence histories; genealogies; important relations of kinship, patronage, and friendship (including such ties between individuals in town and countryside).
- (c) History of land transactions and conflicts. (Here, for example, I will assess possible structural trends arising from the differential capacity of men and women, rich and poor, literate and nonliterate, elders and juniors to emerge as winners in various kinds of land contests).

Third, in order to contextualize 1978-94 events in a longer historical time frame extending from the late 1890s to the present, I will include in my final analysis archival materials about Embu political and economic history. This will require collecting some new materials from the Nairobi National Archives and Embu District records (from municipal and county councils, Ministry of Agriculture, and land registry) to supplement archival material I already have from these sources and from Syracuse University's Nairobi microfilm archives collection (e.g. provincial and district annual reports, and district handing over reports).

#### PRELIMINARY FINDINGS FROM THE 1994 RESTUDY

Preliminary findings from the 1994 restudy suggest that well over half of the study households believe that their material circumstances have improved since 1980/81. Here they note

acquisition of concrete water tanks; houses of brick, concrete or timber; increased milk production from improved cattle breeds; increased production of coffee and food crops; access to more land; and financial assistance from employed offspring. Those who believe they are less well off, by contrast, mention expenses of school fees and medical care (sometimes financed through sales of land and livestock), shortage of land, diminished work capacity due to age and poor health, and dependent unemployed offspring (including unmarried daughters with children). These perceptions reflect both life-cycle effects (economic changes associated with maturation or aging of individuals as they move through the family cycle), and noncyclical changes associated through the family cycle), and noncyclical changes associated with increasing population density, land shortage, and rising unemployment. Strategies for coping with these economic pressures include migration to less densely settled regions and diversification into off-farm enterprises such as tailoring, small butcheries, retail shops, restaurants, and bars. In addition, individuals without shops practice trade in new and used clothing and in the purchase and sale of food crops from neighbours.

The study also explores economic mobility across generations. Here preliminary results suggest that in nearly half of the original study households, parents believe their eldest children over the age of 25 years are better off than the parents. Among those who believe the eldest children are less well off, reasons include lack of land, polygyny, and marital separations. Many here mention unmarried daughters with children who occupy the land of male relatives. Further attention will be given the gender dynamics of such poverty.



Examples of downward economic mobility across generations include the case of the largest land and livestock holder in the original sample. This household had 150 acres of land (in multiple parcels) in the early 1980s but after the husband's death the land was subdivided among three wives, who are now in the process of subdividing it among sons. In another family (in the same clan), an elderly father has large land holdings whose impending subdivision has provoked serious intra-family conflict (reflected, for example, in one son's refusal to attend his mother's funeral).

Still another senior male in the same clan perceives pattern of substantial downward economic mobility across generations in his sub-clan. His deceased father was a prominent man with substantial wealth in livestock, but he sees only one or two clanmates in the subsequent two generations who are acquiring some wealth. He comments as follows: "Nowadays we are moving backward ... now it is said that for one to be somebody who is moving ahead you must have a lot of money and beautiful houses. Now we do not have such things. ... My parents were very wealthy because they had more cows than other people." When I asked what accounts for such wealth differences, he replied, "if the four of us (those present during the interview) went out to seek wealth, one person would end up without it in spite of searching for it. ... Now we cannot say why. That is God's work. ... We (our clan) were not blessed with the very learned people". He then mentions two male relatives who are learned, and says that although education these days is no guarantee of economic success, these two individuals are doing well.

There are striking instances of upward mobility as well. The poorest family in the original sample has improved its economic position considerably since the early 1980s by acquiring (through

kin ties) secure rights in additional land. The male household head's father died when he was young and a senior male relative who looked after him had instructed his own son to subdivide part of his land to the fatherless relative. The son fulfilled his father's wish after the latter died, though the process took some years to finalise.

A number of the original study households are in the process of subdividing land among sons -- a lengthy and costly process that sometimes leads them to sell a portion of the land in both middle and lower coffee zones (uplands and lowlands), and growing numbers of fathers and sons are building houses and shifting their residences to land in the lower zone where they had previously farmed as commuters from the upper zone, lent the land to others, or left it fallow. Others facing land pressure in the uplands have begun to cultivate in the lowlands as commuters. The latter often entails a round trip walk of four to six hours. The commuters are likely to grow maize and beans in the lower zone, while many of the immigrant residents have planted coffee (especially since the mid-1980s -- previously there was little mature coffee in that zone).

Economic changes in the research area include a sharp increase in coffee cultivation and population density in the former 'cotton' zone (3800-4500 feet, or 1160-1370); increased macadamia nut and dairy production in the middle and upper coffee zone (4500-6500 feet, or 1370-1980 metres); a possible quintupling of the number of stone or concrete houses in the coffee zone sublocation; more shops or small-scale business enterprises; and a higher incidence of land rental. Land here is rented at 400-600 shillings per acre, while purchase prices in the middle coffee zone are 80,000-100,000 shillings per acre. It is also likely that there are more unmarried women with children acquiring use rights in land

of fathers and brothers (and sometimes acquiring title deeds of their own). Cooperative labor arrangements involving balanced reciprocity (rutua) appear to be increasing, while such labor of the generalized reciprocity type (irima) declines. (In the former case, work groups rotate from one member's farm to another in a systematic and carefully balanced fashion, while in the latter case an individual simply calls together relatives, neighbours, and friends to help in cultivating his or her fields on a particular day with no specified arrangement for returning the favour).

After field data collection is complete, the analytical issues outlined earlier will be addressed, so that processes of structural change can be disentangled from case material on the flux of individual fortune and misfortune.

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